



Commonwealth of Massachusetts  
**DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT**

Mitt Romney, Governor ♦ Kerry Healey, Lt. Governor ♦ Jane Wallis Gumble, Director

**INFORMATION MEMORANDUM**  
**WAP-IM-2004-012**

TO: WAP and HEARTWAP Subgrantee Executive Directors  
WAP and HEARTWAP Subgrantee Energy Directors

FROM: Ken Rauseo, Deputy Director  
Division of Community Services/Community Services Unit

SUBJECT: **POLLUTION OCCURRENCE INSURANCE FOR WEATHERIZATION CONTRACTORS**

DATE: April 1, 2004

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The U.S. Department of Energy (DOE) has recently informed State Weatherization Offices that all participating Weatherization Assistance Program (WAP) contractors **must** have Pollution Occurrence Insurance (POI) coverage. After discussions with Matt Wallace of BC Environmental Insurance Brokers, Inc., it has been determined that the least costly and most efficient way to insure that all Massachusetts weatherization contractors have POI coverage is for each Weatherization Subgrantee to add all their participating weatherization contractors to their current POI policy as Additional Insureds.

The cost to add each participating weatherization contractor will be \$200 for the first company and \$150 for each additional company listed. The cost of this additional POI coverage is an allowable DOE WAP Liability Insurance expense.

All DOE WAP Subgrantees must send the following information to BC Environmental Insurance Brokers, Inc., 1037 Suncast Lane, Suite 103, El Dorado Hills, CA 95762 Attn: Cheryl Hopkins **no later than May 1, 2004.**

- Check for \$200 for the first weatherization contractor and \$150 for each additional contractor covered.
- Copy of the subgrantee's current POI policy.
- A list of the DOE WAP contractors to be listed as Additional Insured, including the company's name, mailing address, contact person and email address (if available).
- Copy of the contractor's Lead-Safe Weatherization Training Certificate.

Upon receipt of the new POI policy, DOE WAP Subgrantee's must forward a copy of the policy to DHCD Attn: Ken Rauseo.

If you have any questions regarding Pollution Occurrence Insurance and the DOE WAP network, please do not hesitate to contact Matt Wallace at BC Environmental Insurance Brokers at (916) 939-1080.

